

UNITED STATES BANKRUPTCY COURT
Eastern District of Missouri
Thomas F. Eagleton U.S. Courthouse
111 South Tenth Street, Fourth Floor
St. Louis, MO 63102

In re:
Diana M Wickerham

Case No.: 19-42193 – A705
Chapter: 7

Debtor(s)

DISCHARGE OF DEBTOR(S)

It appearing that the debtor(s) is/are entitled to a discharge,

IT IS ORDERED THAT:

The debtor(s) is/are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

The holder of any claim for unpaid pre-petition child support is entitled to have the Trustee provide such creditor with notice of the creditor's right to use the services of the state child support enforcement agency and supply such creditor with the address and telephone number of the state child support enforcement agency and an explanation of the creditor's rights to payment in the bankruptcy case. Any creditor may request such notice and information by writing the Trustee. Such creditor is further entitled to have the Trustee provide the creditor with (i) notice of the granting of the discharge, (ii) any last known address of the debtor, (iii) the debtor's most recent employer, and (iv) information concerning other claims on which the debtor may be liable following the discharge. Failure to request such information from the Trustee shall be a waiver of the right to receive such notice from the Trustee.

BY THE COURT



U.S. Bankruptcy Judge

Dated: 7/16/19
St. Louis, Missouri
Rev. 12/17 3180

SEE PAGE 2 OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtors. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtors' property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. This discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes applicable only to cases filed after October 17, 2005;
- c. Debts that are domestic support obligations applicable only to cases filed after October 17, 2005;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for most personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- g. Some debts which were not properly listed by the debtors in time to permit the creditor to file a proof of claim, if required, or file a timely request to determine dischargeability;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans applicable only to cases filed after October 17, 2005.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Pg 3 of 3
United States Bankruptcy Court
Eastern District of MissouriIn re:
Diana M Wickerham
DebtorCase No. 19-42193-cer
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0865-4

User: admin
Form ID: 3180Page 1 of 1
Total Noticed: 21

Date Rcvd: Jul 17, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 19, 2019.

db +Diana M Wickerham, 3814 Hoffmeister, Saint Louis, MO 63125-1407
 cr +Home Point Financial Corporation, 394 Wards Corner Rd Ste 180, Loveland, OH 45140-8362
 24193724 +BMO Harris Bank, Attn: Bankruptcy, Po Box 2035, Milwaukee, WI 53201-2035
 24193727 +Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
 24193728 +Citibank/Best Buy, Attn: Bankruptcy, Po Box 790441, St. Louis, MO 63179-0441
 24193732 +Home Point Financial Corporation, Attn: Correspondence Dept, 11511 Luna Road; Suite 200, Farmers Branch, TX 75234-6451
 24193735 +Nissan Motor Acceptance, Attn: Bankruptcy Dept, Po Box 660360, Dallas, TX 75266-0360
 24193741 +The Century Group LLC, PO Box 0544, Fenton, MO 63026-0544

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

24193725 +EDI: CAPITALONE.COM Jul 18 2019 05:43:00 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 24193726 +EDI: WFNNB.COM Jul 18 2019 05:43:00 Catherines/Comenity, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
 24193729 +EDI: RCSFNBMARIN.COM Jul 18 2019 05:43:00 Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
 24193730 EDI: DISCOVER.COM Jul 18 2019 05:43:00 Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
 24193731 +EDI: PHINGENESIS Jul 18 2019 05:43:00 Genesis Bc/celtic Bank, Attn: Bankruptcy, 268 South State Street Ste 300, Salt Lake City, UT 84111-5314
 24193733 +E-mail/Text: support@jmsecurities.com Jul 18 2019 01:55:35 J&M Securities, PO Box 221519, Saint Louis, MO 63122-8519
 24193734 +E-mail/Text: bncnotices@beckett-lee.com Jul 18 2019 01:55:22 Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
 24193736 +EDI: RMSC.COM Jul 18 2019 05:43:00 Synchb/PLCC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
 24193737 +EDI: RMSC.COM Jul 18 2019 05:43:00 Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
 24193738 +EDI: RMSC.COM Jul 18 2019 05:43:00 Synchrony Bank/QVC, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
 24193739 +EDI: RMSC.COM Jul 18 2019 05:43:00 Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
 24193740 +EDI: RMSC.COM Jul 18 2019 05:43:00 Synchrony Bank/Sams Club, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
 24193742 +EDI: WFFC.COM Jul 18 2019 05:43:00 Wells Fargo Jewelry Advantage, Attn: Bankruptcy, Po Box 10438, Des Moines, IA 50306-0438

TOTAL: 13

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 19, 2019

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 16, 2019 at the address(es) listed below:

Andrew M Stilinovic on behalf of Debtor Diana M Wickerham andrew@klinelawstl.com,
 leigh@klinelawstl.com;filing@klinelawstl.com;klinelawecf@gmail.com;andrewr62923@notify.bestcase.c
 om
 Office of US Trustee USTPRegion13.SL.ECF@USDOJ.gov
 Seth A Albin albintrustee@albinlawstl.com,
 assist@albinlawstl.com;salbin@ecf.axosfs.com;egillen@albinlawstl.com

TOTAL: 3